

Liability Insurance

Declarations

Named Insured and Mailing Address

MULTICRAFTINTERNATIONAL,LTD.
143 MICHEL STREET
BRANDON,MS 39042

RECEIVED

NOV 12 2004

Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059

Policy Number 3538-41-3BHM

Effective Date DECEMBER31, 2000

Issued by the stock insurance company
indicated below, herein called the company.

**GREAT NORTHERN
INSURANCE COMPANY**

Incorporated under the laws of
MINNESOTA

Producer No. 0025984-99999

Producer MISSISSIPPIINSURANCEMANAGERS INC.
1817 CRANE RIDGE DRIVE
JACKSON,MS 39216-4448

Policy Period

From: DECEMBER31, 2000 To: DECEMBER31, 2001
12:01 A.M. standard time at the Named Insured's mailing address shown above.

Liability Coverage

Limit Of Insurance

GENERA LLIABILITY

GENERAL AGGREGATE LIMIT	\$ 2,000,000
PRODUCTS/COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 2,000,000
EACH OCCURRENCE LIMIT	\$ 1,000,000
ADVERTISING INJURY AND PERSONAL INJURY LIMIT	\$ 1,000,000
MEDICAL EXPENSE LIMIT	\$ 10,000

EMPLOYEE BENEFIT ERROR OR OMISSIONS

AGGREGATE LIMIT	\$ 1,000,000
EACH CLAIM LIMIT	\$ 1,000,000
DEDUCTIBLE-EACH CLAIM	\$ 1,000
RETROACTIVE DATE	DECEMBER31, 1998